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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of

Docket No. 2030743-0001

TIMOTHY G. KIRKPATRICK

Serial No.: 09/704,303

Filed: November 2, 2000

Group Art Unit: Not yet assigned

Examiner: Not yet assigned

For: **METHOD AND SYSTEM FOR DISTRIBUTING RECEIVABLES**

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Under the provisions of 37 C.F.R. 1.97 through 1.99 and pursuant to applicant's duty of disclosure under 37 C.F.R. 1.56, applicant respectfully brings the following documents, listed on the attached form PTO-1449, to the attention of the Examiner in charge of the above-identified application. Copies of the listed documents are provided herewith for the convenience of the Examiner.

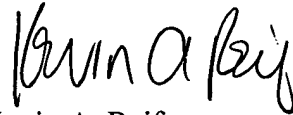
This citation does not constitute an admission that the references are relevant or material to the claims. They are only cited as constituting related art of which the applicant is aware.

It is respectfully requested that the listed references be considered by the Examiner and formally made of record in this application.

Information Disclosure Statement
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Page 2

Please charge any deficiencies in fees and credit any overpayment of fees to
Attorney's Deposit Account No. 23-1951.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Kevin A. Reif". The signature is fluid and cursive, with the first name "Kevin" and last name "Reif" clearly distinguishable.

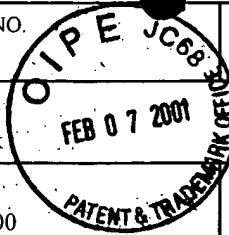
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ATTY DOCKET NO.
2030743-0001SERIAL NO.
09/704,303LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENTAPPLICANT:
T. G. Kirkpatrick

(Use several sheets if necessary)

Page 1 of 1

FILING DATE:
November 2, 2000GROUP:
Not yet assigned

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINERS INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPRO.)

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER ART (Including Author, Title, Date, Pertinent Pates, etc.)

	1	Kirkpatrick, T., "Purchasing Distressed Loans", <u>Collector</u> , April 1992, pp. 26-29.
	2	Reilly, P. M., "Going Once, Going Twice, Sold!", <u>Collections and Credit Risk</u> , March 2000, pp. 89-92.
	3	Waggoner, D. J., "Barbarians at the Gate", <u>Collections and Credit Risk</u> , July 2000.
	4	Waggoner, D. J., "Debt Sales Skyrocket", <u>Collections and Credit Risk</u> , November 1999.
	5	Snyder, J., "Who's Fueling Debt Purchases?", <u>Collections and Credit Risk</u> , June 1999.
	6	Nilson, S., <u>The Nilson Report</u> , April 2000.
	7	Barron's Dictionary of Finance and Investment Terms, Fourth Edition.
	8	Federal Reserve Board, <u>BHC Supervision Manual</u> , Section 2130.0, December 1992.
	9	New Debt Sales Concept Introduced, <u>Debt Sales Bulletin</u> , March 1, 2000, issue 243.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not conformance and not considered. Include copy of this form with next communication to applicant.